Mortgage Mac
LENDER YOU CAN TRUST

ADDENDUM
TO MORTGAGE NON DELEGATED CORRESPONDENT ANNUAL RECERTIFICATION

Correspondent hereby acknowledges that, with respect to loans submitted until 2023, early payoff shall conform to the provisions set forth in sections 3.12 of the prevailing agreement. Conversely, for loans submitted after January 1, 2024, the early payoff shall be subject to the new rules explicitly delineated herein.

3.12 Reimbursement for Early Payoff Loans (Premium/Credit Recapture): In the event that any Correspondent-originated loan is reduced in principal amount by (1) at least 15% of original principal balance within the first 90 days or (2) at least 30% of original principal balance from 91st days to 210th days following the loan's funding date or closing date, whichever is later, whether by Borrower's sale of the real property, loan refinance, or otherwise, Correspondent, or if Correspondent is incapable of paying for any reason, the current or former members, equityholders, principals, partners, stockholders, on a joint and several basis, shall promptly refund and reimburse MTGMAC: (a) any related Premium above par and/or any other pricing enhancements paid by MTGMAC or credited to the Borrower's closing costs or (b) the service release price ("SRP") of no less than 1.000% of the loan amount that was included in the final pricing of the loan, whichever is greater, plus MTGMAC's attorney fees and costs to recover these sums from Correspondent. This covenant is a material inducement for MTGMAC to enter this Agreement, MTGMAC would not enter this Agreement without this covenant, and MTGMAC has relied upon this covenant to enter this Agreement.

Signature Date	Signature Date
Non Delgated Correspondent (Company) of Record (Print)	Principal / Senior Officer (Print)
Signature Date	Signature Date
Principal / Senior Officer (Print)	Principal / Senior Officer (Print)